

Form 149

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

Latricia I. Knight
Debtor(s)

Bankruptcy Case No.: 18-23192-JAD
Issued per 10/15/2020 Proceeding
Chapter: 13
Docket No.: 49 – 42, 44
Concil. Conf.: at

**ORDER OF COURT CONFIRMING PLAN AS MODIFIED
AND SETTING DEADLINES FOR CERTAIN ACTIONS**

(1.) PLAN CONFIRMATION:

IT IS HEREBY ORDERED that upon consent of the Debtor(s), the Chapter 13 Plan dated 9/4/2020 is CONFIRMED as modified at the Plan confirmation hearing. Terms of the Plan not expressly modified by this Order remain in full force and effect. A copy of this Plan was previously mailed to you. *Only those provisions which are checked below apply to this case:*

- ☐ A. For the remainder of the Plan term, the periodic Plan payment is amended to be \$ as of . Debtor(s)' counsel shall file a motion to amend the income attachment order within seven (7) days of the date of this Order.
- ☐ B. The length of the Plan is increased to a total of months. This statement of duration of the Plan is an approximation. The Plan shall not be completed until the goals of the Plan have been achieved. The total length of the Plan shall not exceed sixty (60) months.
- ☐ C. Plan confirmation is on an interim basis only as a form of adequate protection. The Trustee is authorized to distribute to secured and priority creditors with percentage fees. ***A final plan conciliation conference will be held on at , in .*** If the Parties cannot resolve all disputes at the conciliation conference, a hearing will be scheduled and orally announced at the conclusion of the conference without any further written notice to any party. Parties are directed to monitor the Court's docket and read the Chapter 13 Trustee's minutes of the conciliation conference to the extent such parties desire more information regarding the outcome of the conciliation conference.
- ☐ D. Plan confirmation is subject to the resolution of all actions to determine the avoidability, priority, or extent of liens; including determination of the allowed amount of secured claims under *11 U.S.C. §506*, disputes over the amount and allowance of claims entitled to priority under *11 U.S.C. §507*, and all objections to claims.
- ☐ E. The allowed claims of general unsecured creditors shall be paid from available funds on a pro rata basis, which may represent an increase or decrease in the amount projected in the Plan.
- ☐ F. shall be paid monthly payments of \$ beginning with the Trustee's distribution and continuing for the duration of the plan term, to be applied by that creditor to its administrative claim, budget payments and/or security deposit. These payments shall be at the third distribution level.
- ☒ G. The claims of the following creditors shall govern as to amount, classification and rate of interest (or as otherwise noted), unless the Debtor(s) successfully objects to the claim: Midfirst Bank [Claim #14] following payment changes implemented .
- ☒ H. Additional Terms: Plan provision for LMP no-look fee is stricken.

Peoples Gas to be paid \$84.88/month beginning November 2020 as priority administrative claim.

(2.) IT IS FURTHER ORDERED THAT THE FOLLOWING DEADLINES ARE ESTABLISHED:

A. Objections to the Plan. Pursuant to *Fed.R.Bankr.P. 2002(b)*, this Order shall not become final for a period of twenty-eight (28) days. Any party in interest with an objection to any provision of this Confirmation Order must file a written objection within that twenty-eight (28) day period. Failure to timely object shall be deemed a waiver of all objections and an acceptance of the provisions of this confirmed Plan. The Trustee may disburse funds pursuant to this confirmation order upon its entry.

B. Applications to retain brokers, sales agents, or other professionals. If the Plan contemplates sales of assets or litigation proceeds as a source of funding, Debtor(s) shall file motion(s) to employ the necessary professionals within thirty (30) days hereof.

C. Review of Claims Docket and Objections to Claims. Pursuant to *W.PA.LBR 3021-1(c)(2)*, the Debtor or Debtor's attorney, if represented, shall review the proofs of claim filed and shall file objections to any disputed claims within ninety (90) days after the claims bar date or, for late filed or amended claims, within ninety (90) days after they are filed and served. Absent an objection, the proof of claim will govern as to the classification and amount of the claim. Objections filed after the ninety (90) days specified herein shall be deemed untimely.

D. Motions or Complaints Pursuant to §§506, 507 or 522. All actions to determine the priority, avoidability, or extent of liens, all actions pursuant to *11 U.S.C. §§506, 507 and 522* shall be filed within ninety (90) days after the claims bar date.

E. Filing Amended Plans. Within fourteen (14) days after the Bankruptcy Court resolves the priority, avoidability, or extent of a lien, or any objection to claim, the Debtor(s) shall file an amended Plan to provide for the allowed amount of the claim if the allowed amount differs from the amount stated in the plan. Debtor(s) shall also file an amended Plan within thirty (30) days after the claims bar date(s) in the event that no objection is filed and the claim(s) as filed causes the Plan to be underfunded.

(3.) IT IS FURTHER ORDERED THAT:

A. After the claims objection deadline, the Plan shall be deemed amended to conform to the claims filed or otherwise allowed. If the Plan expressly modified the terms of payment to any creditor pursuant to *11 U.S.C. §1322(b)(2)*, nothing in this Order shall be construed to change the payment terms established in the Plan.

B. Any creditor who files or amends a proof of claim shall serve a copy on the Debtor(s) or counsel for the Debtor(s).

C. Any creditor whose payment changes due to variable interest rates, change in escrow, or change in monthly payments, shall notify the Trustee, Debtor(s)' counsel and Debtor(s) at least twenty-one (21) days prior to the change taking effect.

D. Debtor's counsel must file a fee application in accordance with *W.PA.LBR 2016-1* before attorney fees in excess of the "no look" provision (including retainer) will be allowed or paid.

E. The Trustee shall file a *Certificate of Default and Request for Dismissal* of the case in the event of a material Plan default. If the default involves failure to make a plan payment the case will result in dismissal without further hearing upon filing and service of an *Affidavit of Default* by the Trustee. The Trustee is not precluded from raising pre-confirmation defaults in any subsequent motion to dismiss.

F. In the event that any order is entered in this case granting relief from the automatic stay to a secured creditor, then the Trustee shall make no further disbursements to any creditor on account of any ***secured claim*** that is secured by the subject property, unless directed otherwise by further Order of Court.

Dated: October 21, 2020

Jeffery A. Deller
United States Bankruptcy Judge

cc: All Parties in Interest to be served by Clerk in seven (7) days

In re:
Latricia I. Knight
Debtor(s)

Case No. 18-23192-JAD
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Oct 21, 2020

User: skoz
Form ID: 149

Page 1 of 3
Total Noticed: 55

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).
++++	Addresses marked '++++' were modified by the USPS Locatable Address Conversion System. This system converts rural route numbers to street addresses.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 23, 2020:

Recip ID	Recipient Name and Address
db	+ Latricia I. Knight, 2427 Brighton Road, Pittsburgh, PA 15212-2834
cr	+ MidFirst Bank, 999 NW Grand Blvd., Ste. 100, Oklahoma City, OK 73118-6051
14911251	+ AAS Debt Recovery, PO Box 129, Monroeville, PA 15146-0129
14911256	+ Brian C. Thompson, Esq., Thompson Law Group, P.C., 125 Warrendale Bayne Road, Ste 200, Warrendale, PA 15086-6504
14911258	++ COLLECTION SERVICE CENTER INC BUTLER PA, PO BOX 1623, BUTLER PA 16003-1623 address filed with court:, Collection Service Center, PO Box 1623, Butler, PA 16003
14911257	+ Children's Community Pediatrics, 11279 Perry Hwy, Ste 450, Wexford, PA 15090-9394
14911264	+ Ditronics Financial Services, PO Box 7648, Goodyear, AZ 85338-0645
14934103	+ Fast Loans (at Dollar Smart), C/O AAS Debt Recovery Inc., 2526 Monroeville Blvd. Suite 205, Monroeville, PA 15146-2371
14911267	+ Fifth Third Bank, PO Box 740789, Cincinnati, OH 45274-0789
14911268	+ First Premier, 3820 N. Louise Ave, Sioux Falls, SD 57107-0145
14911269	+ Guardian Protection Services, PO Box 37751, Philadelphia, PA 19101-5051
14911270	+ I.C. System, 444 Highway 96 East, PO Box 64378, Saint Paul, MN 55164-0378
14911272	+ James P. Valecko, Esq., Weltman, Weinberg & Reis Co. LPA, 436 7th Ave, Ste 2500, Pittsburgh, PA 15219-1842
14911275	++++ LHR INC., 37 RUST LN, BOERNE TX 78006-8288 address filed with court:, LHR Inc., 35A Rust Lane, Boerne, TX 78006
14911274	+ Leon P. Haller, Esq., Purcell, Krug and Haller, 1719 North Front Street, Harrisburg, PA 17102-2392
14911276	+ Lighthouse Recovery Associates, LLC, 4380 S. Syracuse Street, Ste 200, Denver, CO 80237-2624
14911277	+ Maosn Easy Pay, PO Box 2808, Monroe, WI 53566-8008
14932756	+ MidFirst Bank, 999 N.W. Grand Blvd., Suite 100, Oklahoma City, OK 73118-6051
14895198	+ Midland Mortgage, PO Box 26648, Oklahoma City, OK 73126-0648
14895199	+ Peoples Gas, PO Box 535323, Pittsburgh, PA 15253-5323
14921216	+ Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Avenue, Pittsburgh, PA 15233-1828
14911280	+ Pittsburgh Parking Court, PO Box 640, Pittsburgh, PA 15230-0640
14895200	+ Pittsburgh Water & Sewer Authority, Penn Liberty Plaza I, 1200 Penn Ave, Pittsburgh, PA 15222-4216
14911282	+ Progressive Insurance, Attn: Bankruptcy Dept, 6300 Wilson Mills Road, Cleveland, OH 44143-2182
14911287	+ U.S. Dept of Education, PO Box 530260, Atlanta, GA 30353-0260
14911288	+ Vengroff, Williams & Assoc., PO Box 4155, Sarasota, FL 34230-4155

TOTAL: 26

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
14911255	+ Email/Text: g20956@att.com	Oct 22 2020 01:43:00	AT&T Mobility II LLC, One AT&T Way, Room 3A 231, Bedminster, NJ 07921-2693
14911252	+ Email/PDF: EBN_AIS@AMERICANINFOSOURCE.COM	Oct 22 2020 02:51:06	American InfoSource as agent for, Midland Funding, LLC, PO Box 268941, Oklahoma City, OK 73126-8941
14911253	+ Email/PDF: EBN_AIS@AMERICANINFOSOURCE.COM	Oct 22 2020 02:52:24	American InfoSource as agent for, T Mobile/T-Mobile USA Inc., PO Box 248848, Oklahoma City, OK 73124-8848
14911254	+ Email/Text: documents@apellesnow.com	Oct 22 2020 01:43:00	Apelles, 3700 Corporate Drive, Ste 240, Columbus, OH 43231-5001

District/off: 0315-2

User: skoz

Page 2 of 3

Date Rcvd: Oct 21, 2020

Form ID: 149

Total Noticed: 55

14895196	Email/Text: kbarkley@bernsteinlaw.com	Oct 22 2020 01:44:00	Duquesne Light, Customer Care Department, 411 Seventh Ave, MD 6-1, Pittsburgh, PA 15230
14911259	+ Email/Text: convergent@ebn.phinsolutions.com	Oct 22 2020 01:43:00	Convergent Outsourcing, 800 SW 39th Street, PO Box 9004, Renton, WA 98057-9004
14911260	+ Email/Text: bankruptcy_notifications@ccsusa.com	Oct 22 2020 01:44:00	Credit Collection Service, PO Box 607, Norwood, MA 02062-0607
14911261	+ Email/Text: bankruptcy_notifications@ccsusa.com	Oct 22 2020 01:44:00	Credit Control Service, 725 Canton Street, Norwood, MA 02062-2679
14911262	+ Email/Text: bdsupport@creditmanagementcompany.com	Oct 22 2020 01:43:00	Credit Management Company, 2121 Noblestown Road, Pittsburgh, PA 15205-3956
14911263	+ Email/PDF: creditonebknofications@resurgent.com	Oct 22 2020 02:49:38	Credit One Bank, PO Box 98873, Las Vegas, NV 89193-8873
14927522	Email/Text: G06041@att.com	Oct 22 2020 01:43:00	Directv, LLC, by American InfoSource as agent, PO Box 5008, Carol Stream, IL 60197-5008
14911265	+ Email/Text: bankruptcynotices@dcicollect.com	Oct 22 2020 01:43:00	Diversified Consultants, 10550 Deerwood Park Blvd, Ste 309, Jacksonville, FL 32256-2805
14928988	+ Email/Text: kbarkley@bernsteinlaw.com	Oct 22 2020 01:44:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
14911266	+ Email/Text: bknotice@ercbpo.com	Oct 22 2020 01:43:00	Enhanced Recovery Company, 8014 Bayberry Road, Jacksonville, FL 32256-7412
14895197	Email/Text: bankruptcy@gslsllc.com	Oct 22 2020 01:42:00	Global Lending Services, PO Box 10437, Greenville, SC 29603
14930294	Email/Text: bankruptcy@gslsllc.com	Oct 22 2020 01:42:00	Global Lending Services LLC, 1200 Brookfield Blvd Ste 300, Greenville, South Carolina 29603
14911271	+ Email/Text: sbse.cio.bnc.mail@irs.gov	Oct 22 2020 01:42:00	IRS, PO Box 7346, Philadelphia, PA 19101-7346
14899052	+ Email/Text: key_bankruptcy_ebnc@keybank.com	Oct 22 2020 01:43:00	KeyBank N.A., 4910 Tiedeman Road, Brooklyn Ohio 44144-2338
14911273	+ Email/Text: info@keystoneumfcu.org	Oct 22 2020 01:42:00	Keystone United Methodist FCU, 1204 Freedom Road, Cranberry Twp, PA 16066-4999
14911278	+ Email/Text: bankruptcy@sccompanies.com	Oct 22 2020 01:44:00	Midnight Velvet, 1112 7th Ave, Monroe, WI 53566-1364
14911279	+ Email/Text: bankruptcy@sccompanies.com	Oct 22 2020 01:44:00	Montgomery Ward, 1112 7th Ave, Monroe, WI 53566-1364
14911281	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Oct 22 2020 02:49:38	Portfolio Recovery Associates, PO Box 41067, Norfolk, VA 23541
14917565	+ Email/Text: JCAP_BNC_Notices@jcap.com	Oct 22 2020 01:43:00	Premier Bankcard, Llc, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
14911283	+ Email/PDF: RACBANKRUPTCY@BBANDT.COM	Oct 22 2020 02:50:53	Regional Acceptance Corporation, PO Box 1847, Wilson, NC 27894-1847
14911286	Email/Text: appebnmailbox@sprint.com	Oct 22 2020 01:43:00	Sprint Nextel, Attn: Bankruptcy Dept, PO Box 7949, Overland Park, KS 66207
14911284	+ Email/Text: philadelphia.bnc@ssa.gov	Oct 22 2020 01:43:00	Social Security Administration, Mid-Atlantic Program Service Center, 300 Spring Garden Street, Philadelphia, PA 19123-2992
14911285	+ Email/Text: bankruptcy@sw-credit.com	Oct 22 2020 01:43:00	Southwest Credit System, 5910 W. Plano Parkway, Ste 100, Plano, TX 75093-2202
14906341	+ Email/Text: bankruptcy@huntington.com	Oct 22 2020 01:43:00	The Huntington National Bank, 3 Cascade Plaza-CAS056, Akron OH 44308-1124
14932151	+ Email/Text: BKRMailOps@weltman.com		

District/off: 0315-2

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Page 3 of 3

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Oct 22 2020 01:43:00

U.S. Asset Management, c/o Weltman,
Weinberg, and Reis Co., L.P.A., 323 West Lakeside
Avenue, Cleveland, OH 44113-1085

TOTAL: 29

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Global Lending Services LLC
cr	*+	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
cr	*+	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828

TOTAL: 1 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 23, 2020

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 21, 2020 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Global Lending Services LLC bnicholas@kmlawgroup.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com jbluemle@bernsteinlaw.com
Leon P. Haller	on behalf of Creditor MidFirst Bank lhaller@pkh.com dmaurer@pkh.com;lrynard@pkh.com;mgutshall@pkh.com
Michael C. Eisen	on behalf of Debtor Latricia I. Knight attorneyeisen@yahoo.com aarin96@hotmail.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteewdpa.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC sjw@sjwpgh.com Equitablebankruptcy@peoples-gas.com;srk@sjwpgh.com

TOTAL: 7